

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In Re Application of:** Kaniwa et al.

**Conf. No.:** 4764

**Serial No.:** 10/003,954

**Art Unit:** 3692

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**Dkt. #:** JP920000348US1 (IBMC-0029)

**Title:** FINANCIAL PROCESSING  
SYSTEMS AND METHODS

**Examiner:** Nguyen, Nga B

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**REQUEST FOR RECONSIDERATION**

Sir:

**I. INTRODUCTORY COMMENTS**

This paper is being filed in response to the Office Action dated November 30, 2006.

Please reconsider the above-referenced patent application as follows: